

EFW

Docket No.: 37355-187

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : BARKER, TIMOTHY, et al.  
Appl. No. : 10/659123  
Filed : September 10, 2003  
Title : METHOD FOR ON-LINE  
CLIENT SET-UP AND  
AUTHORIZATION OF  
AUTOMATIC ELECTRONIC  
FUNDS TRANSFERS

Confirmation No.: 3544

Certificate of Mailing

I, hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is being deposited with the US Postal Service as first class mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on June 3, 2005.

*Patrick D. Richards*

Patrick D. Richards, Reg. No. 48,905

Grp./A.U. : 3621  
Examiner : Not yet assigned  
Customer No. : 1923

**INFORMATION DISCLOSURE STATEMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the documents listed on the attached form PTO-1449. It is respectfully requested that the documents be expressly considered during the prosecution of this application, and that the documents be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being submitted before the mailing date of a first Office Action on the merits. Therefore, Applicants submit that no fee or certification is necessary for consideration of the cited references pursuant to 37 C.F.R. §1.97.

Also, there is reserved the right to later set forth how the instant invention is distinguished over the disclosure of any reference or other art, including the disclosures of those references and

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other information discussed herein, that may be cited by the Examiner in rejecting a claim in the instant patent application.

The citation of the above documents and other information is not to be construed as an assertion that more pertinent art could not possibly be in existence.

It is respectfully requested that the Examiner indicate consideration of the cited references by returning a copy of the enclosed Form PTO-1449 with initials or other appropriate remarks.

Respectfully submitted,

McDERMOTT WILL & EMERY LLP



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**Date: June 3, 2005**

**Please recognize our Customer No. 1923  
as our correspondence address.**

SHEET 1 OF 1INFORMATION DISCLOSURE  
CITATION IN AN  
APPLICATION

(PTO-1449)

ATTY. DOCKET NO.  
**37355-187**SERIAL NO.  
**10/659123**APPLICANT  
**BARKER, TIMOTHY, et al.**FILING DATE  
**September 10, 2003**GROUP  
**3621**

## U.S. APPLICATION/PATENT DOCUMENTS

EXAMINER'S INITIALS	CITE NO.	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US 2001/0000535	04/26/2001	Lapsley, et al.	
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		US			
EXAMINER			DATE CONSIDERED		

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.